



INSERTS TO OFFICIAL FORMS B9A - B9I, PAGE 1-----

INSERT TO PAGE 1-----

Forms 9A and 9B, only----

*[Insert in box that states: "Please Do Not File a Proof of Claim Unless You Receive a Notice to Do So."]*

**Foreign Creditors:** A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

INSERT TO PAGE 1----

Forms 9A and 9C, only----

*[Make a new box.]*

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on the reverse side.*

*Depending on the documents filed with the petition, one of the following statements will appear.*

The presumption of abuse does not arise.

*Or*

The presumption of abuse arises.

*Or*

Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.

INSERT TO PAGE 1-----

Forms 9C and 9I----

*[Insert in the box labeled "Deadlines" where the deadlines for filing Proofs of Claim appear.]*

**Foreign Creditors:** A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

# EXPLANATIONS

FORM B9C (DRAFT)

(10/05)

Filing of Chapter 7  
Bankruptcy Case

A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.

Creditors Generally May  
Not Take Certain Actions

Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. Consult a lawyer to determine your rights in this case.

Meeting of Creditors

A meeting of creditors is scheduled for the date, time and location listed on the front side. *The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.* Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.

Claims

A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its security regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to File a Proof of Claim" listed on the front side, you might not be paid any money on your claim against the debtor in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. A secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial concerning the claim. A secured creditor should consult a lawyer before filing a Proof of Claim. [A secured creditor need not file a Proof of Claim to retain rights in its security, but failure to file a Proof of Claim will deny the creditor any distribution from the other assets of the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain.]

Discharge of Debts

The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.

Exempt Property

The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.

Liquidation of the Debtor's  
Property and Payment of  
Creditors' Claims

The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them, in the order specified by the Bankruptcy Code. To make sure you receive any share of that money, you must file a Proof of Claim, as described above.

Bankruptcy Clerk's Office

Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.

Legal Advice

The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.

—Refer To Other Side For Important Deadlines and Notices—

collateral

Use Inset from Page 2, #2

Familiar with United States bankruptcy law Use substitute p. 2, #2

Insert from Sheet #2

Familiar with United States bankruptcy law

Insert #4 Request or motion

NEW BOX Insert p. 2, #3 "Presumption..."

NEW BOX Insert p. 2, #1

INSERTS TO OFFICIAL FORMS 9A - 9I, PAGE 2-----

INSERT TO PAGE 2-----

Forms 9A - 9I (All forms)---

*[Make a new box at the bottom of the page, under the box labeled "Legal Advice."]*

Foreign Creditors Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

INSERT TO PAGE 2-----

Forms 9A and 9B, only----

*[Insert in box labeled "Do Not File a Proof of Claim at This Time.]*

**Foreign Creditors:** If this notice is mailed to a creditor at a foreign address and the creditor does not receive the notice in time to file a Proof of Claim before the deadline, the creditor may file a motion requesting the court to extend the deadline.

INSERT TO PAGE 2-----

Forms 9A and 9C, only----

*[Make a new box.]*

Presumption of Abuse

If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances. Consult a lawyer to determine your rights in this case.

INSERT TO PAGE 2 -----

Forms 9A and 9C only

Insert in box labeled "Discharge of Debts", at the location shown:

A ~~motion~~ <sup>for</sup> Requesting a hearing ~~under Bankruptcy Code § 542(c)~~ to determine whether the circumstances described in Bankruptcy Code § 522(g) exist must be filed by the Deadline listed on the front side.

INSERTS TO FORMS 9A - 9I, PAGE 2, Cont'd.

INSERT TO PAGE 2-----

Forms 9C, 9D, 9G, 9H, and 9I-----

*[Substitute this text for what is in the box labeled "Claims."]*

Claims

A Proof of Claim is a signed statement describing a creditor's claim. If a Proof of Claim form is not included with this notice, you can obtain one at any bankruptcy clerk's office. A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim against the debtor from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial concerning the claim. **Filing Deadline for a Foreign Creditor:** The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address and the creditor does not receive the notice in time to file a Proof of Claim before the deadline, the creditor may file a motion requesting the court to extend the deadline.

\*2

